

## Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court  
Southern District of IowaIn re:  
Marilyn T Kennedy  
DebtorCase No. 19-01124-lmj  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0863-4

User: admin  
Form ID: 1318Page 1 of 2  
Total Noticed: 26

Date Rcvd: Aug 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2019.

db  
802385875 +Marilyn T Kennedy, 4118 Bowdoin, Des Moines, IA 50313-3768  
802385876 +Benjamin Bragg, 6681 Country Club Drive, Minneapolis, MN 55427-4601  
802385879 Big Picture Loans, E23970 Pow Wo2793.w Trail, Watersmeet, MI 49969  
802385882 +CAVALRY SPV I LLC, c/o, John Louis Kramer III, 2536 73rd St, Urbandale, IA 50322-4700  
802385882 +Ez money, 1238 e 14th, Des Moines, IA 50316-2402  
802387548 +Home Point Financial Corporation, c/o D. Anthony Sottile, Authorized Agent,  
394 Wards Corner Road, Suite 180, Loveland, OH 45140-8362  
802385885 +Home Point Financial Corporation, Attn: Correspondence Dept, 11511 Luna Road; Suite 200,  
Farmers Branch, TX 75234-6451  
802385890 Pay day express, 3889 E 14th, Des Moines, IA 50313  
802385892 +Preferred Credit Inc, Po Box 1970, St Cloud, MN 56302-1970  
802385893 +Ryan Gravett, 2961 100th St Suite 8, Urbandale, IA 50322-5505  
802385886 +hometown cash advance, 1335 E university, Des Moines, IA 50316-2461

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+E-mail/Text: bankruptcy@greateriowacu.org Aug 07 2019 00:47:38 Greater Iowa Credit Union,  
801 Lincolnway, Ames, IA 50010-6914  
802397235 +EDI: ATLASACQU.COM Aug 07 2019 04:53:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303  
802385877 +EDI: CAPITALONE.COM Aug 07 2019 04:53:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285  
802385878 +E-mail/Text: bankruptcy@cavps.com Aug 07 2019 00:47:58 Cavalry Portfolio Services,  
Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
802385881 EDI: DISCOVER.COM Aug 07 2019 04:53:00 Discover Financial, Attn: Bankruptcy Department,  
Po Box 15316, Wilmington, DE 19850  
802385880 +EDI: NAVIENTFKASMDOE.COM Aug 07 2019 04:53:00 Dept of Ed / Navient, Attn: Claims Dept,  
Po Box 9635, Wilkes Barr, PA 18773-9635  
802385883 +EDI: AMINFOFP.COM Aug 07 2019 04:53:00 First Premier Bank, Attn: Bankruptcy,  
Po Box 5524, Sioux Falls, SD 57117-5524  
802385884 +E-mail/Text: bankruptcy@greateriowacu.org Aug 07 2019 00:47:38 Greater Iowa Credit Un,  
801 Lincoln Way, Ames, IA 50010-6914  
802385887 +EDI: RESURGENT.COM Aug 07 2019 04:53:00 LVNV Funding/Resurgent Capital, Attn: Bankruptcy,  
Po Box 10497, Greenville, SC 29603-0497  
802385888 +EDI: MERRICKBANK.COM Aug 07 2019 04:53:00 Merrick Bank/CardWorks, Attn: Bankruptcy,  
Po Box 9201, Old Bethpage, NY 11804-9001  
802385889 +EDI: MID8.COM Aug 07 2019 04:53:00 Midland Funding, 2365 Northside Dr Ste 300,  
San Diego, CA 92108-2709  
802385891 +EDI: PRA.COM Aug 07 2019 04:53:00 Portfolio Recovery, Po Box 41021,  
Norfolk, VA 23541-1021  
802385894 +EDI: RMSC.COM Aug 07 2019 04:53:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
802385895 +EDI: RMSC.COM Aug 07 2019 04:53:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
Po Box 965060, Orlando, FL 32896-5060  
802385896 +EDI: WFFC.COM Aug 07 2019 04:53:00 Wells Fargo Bank NA, Attn: Bankruptcy,  
1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Home Point Financial Corporation  
cr\* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 08, 2019

Signature: /s/Joseph Speetjens

District/off: 0863-4

User: admin  
Form ID: 1318

Page 2 of 2  
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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2019 at the address(es) listed below:

Charles L Smith trustee@telpnerlaw.com, ia21@ecfcbis.com  
Matthew F Hrubetz on behalf of Creditor Greater Iowa Credit Union mhrubetz@blittandgaines.com,  
hrubetzlawfirm@hotmail.com  
Samuel Z Marks on behalf of Debtor Marilyn T Kennedy office@markslawdm.com,  
andreaskr49092@notify.bestcase.com  
United States Trustee USTPRegion12.DM.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1

**Marilyn T Kennedy**

Social Security number or ITIN xxx-xx-9219

EIN --\_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court Southern District of Iowa

Case number: 19-01124-lmj7

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Marilyn T Kennedy  
aka Marilyn T Cowles8/6/19**By the court:** Judge Lee M. Jackwig  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**